

FILED
12/13/22 9:15 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Bernadette A. Myers) Case No. 19-11212-JAD
) Chapter 13
Debtor)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor to address mortgage payment increase.
- ☐ a motion to lift stay
as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated December 17, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's Plan payments shall be changed from \$ 1,514.00 to
\$ 1,725.00 per month, effective January, 2023 ; and/or the Plan term
shall be changed from months to months.

- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that she has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: The mortgage payment to CU Members Mortgage, a division of Colonial Savings, F.A. will increase to \$780.49 effective January 1, 2023 as per the Notice of Mortgage Payment Change dated December 7, 2022. Debtor's counsel will be paid an additional \$3,000.00 subject to approval of a fee application. The payment of additional attorney fees will not reduce the amount paid to general, unsecured creditors.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 13th day of December, 2022

Dated: December 13, 2022


United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb
Counsel to Debtor
Lauren M. Lamb, Esquire
STEIDL & STEINBERG
28th Floor-Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Bernadette A. Myers
Debtor

Case No. 19-11212-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Dec 13, 2022

Form ID: pdf900

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:

Recip ID	Recipient Name and Address
db	+ Bernadette A. Myers, 211 Lowry Road, Erie, PA 16511-1326
15168222	Apothaker Scian P.C., 520 Fellowship Rd., Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2022 00:02:15	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 14 2022 00:01:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15168224	Email/Text: collectors@arresourcesinc.com	Dec 13 2022 23:48:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
15168223	Email/Text: collectors@arresourcesinc.com	Dec 13 2022 23:48:00	AR Resources, Inc., Pob 1056, Blue Bell, PA 19422
15168225	Email/Text: caineweiner@ebn.phinsolutions.com	Dec 13 2022 23:48:00	Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
15168226	+ Email/Text: caineweiner@ebn.phinsolutions.com	Dec 13 2022 23:48:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15168231	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2022 00:02:19	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
15168232	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2022 00:02:19	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15196363	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2022 00:02:05	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15168234	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2022 00:01:53	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15168233	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2022 00:02:19	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15168236	+ Email/Text: bankruptcydesk@colonialsavings.com	Dec 13 2022 23:48:00	Colonial Savings & Loa, Attn Bankruptcy, Po Box 2988, Fort Worth, TX 76113-2988
15168235	+ Email/Text: bankruptcydesk@colonialsavings.com	Dec 13 2022 23:48:00	Colonial Savings & Loa, P O Box 2988, Fort Worth, TX 76113-2988
15185525	+ Email/Text: bankruptcydesk@colonialsavings.com	Dec 13 2022 23:48:00	Colonial Savings Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
15168238	Email/Text: mrdiscen@discover.com		

District/off: 0315-1

User: auto

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Date Rcvd: Dec 13, 2022

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		Dec 13 2022 23:48:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15168237	Email/Text: mrdiscen@discover.com		
		Dec 13 2022 23:48:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15184559	Email/Text: G06041@att.com		
		Dec 13 2022 23:48:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15170232	Email/Text: mrdiscen@discover.com		
		Dec 13 2022 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15168240	+ Email/Text: bknotice@ercbpo.com		
		Dec 13 2022 23:48:00	Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15168239	+ Email/Text: bknotice@ercbpo.com		
		Dec 13 2022 23:48:00	Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547
15168241	Email/Text: jill@ffcc.com		
		Dec 13 2022 23:48:00	First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122
15168242	Email/Text: jill@ffcc.com		
		Dec 13 2022 23:48:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
15168229	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 14 2022 00:02:03	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15168227	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 14 2022 00:02:03	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15183621	+ Email/Text: RASEBN@raslg.com		
		Dec 13 2022 23:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15183599	Email/Text: invenioabt@phillips-cohen.com		
		Dec 13 2022 23:48:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801
15168243	Email/Text: invenioabt@phillips-cohen.com		
		Dec 13 2022 23:48:00	PCA Acquisitions V, LLC, 1002 Justison Street, Wilmington, DE 19801
15168245	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 13 2022 23:48:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15168244	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 13 2022 23:48:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15545454	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 14 2022 00:01:51	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15199731	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 14 2022 00:02:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15168246	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 14 2022 00:02:04	Synco/PPC, Po Box 965005, Orlando, FL 32896-5005
15168247	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 14 2022 00:02:14	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15197593	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 14 2022 00:01:42	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15168467	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 14 2022 00:02:03	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15168249	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 14 2022 00:01:48	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15168248	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 14 2022 00:02:03	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15189755	^ MEBN		
		Dec 13 2022 23:45:37	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

District/off: 0315-1

User: auto

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15189647	^	MEBN	Dec 13 2022 23:44:56	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15193424		Email/PDF: ebn_ais@aisinfo.com	Dec 14 2022 00:02:15	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15188100	+	Email/Text: collections@widgetfinancial.com	Dec 13 2022 23:48:00	Widget Federal Credit Union, 2154 E. Lake Rd., Erie, PA 16511-1140
15168250	+	Email/Text: collections@widgetfinancial.com	Dec 13 2022 23:48:00	Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140
TOTAL: 42				

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cu Members Mortgage, a division of Colonial Saving
15168230	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15168228	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15168251	*+	Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Cu Members Mortgage a division of Colonial Savings, F.A. bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Bernadette A. Myers julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Cu Members Mortgage a division of Colonial Savings, F.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5